

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Derek William Veith  
Debtor

Case No. 21-01063-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Aug 11, 2021

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2021:**

Recip ID	Recipient Name and Address
db	+ Derek William Veith, 111 A Broad Street, Marysville, PA 17053-1331
5408978	+ AES/PHEAAFRN, PO BOX 61047, HARRISBURG, PA 17106-1047
5408979	+ APOTHAKER SCIAN P.C., 520 FELLOWSHIP RD, C306, PO BOX 5496, MOUNT LAUREL, NJ 08054-5496
5408983	+ COMMUNITY SERVICES GROUP INC, 320 HIGHLAND DRIVE, PO BOX 597, MOUNTVILLE, PA 17554-0597
5408985	+ GEISINGER HOLY SPIRIT HOSPITAL, 503 N 21ST STREET, CAMP HILL, PA 17011-2288
5408986	+ HAYT, HAYT, & LANDAU, 2 INDUSTRIAL WAY WEST, PO BOX 500, EATONTOWN, NJ 07724-0500
5408991	+ NATIONWIDE CREDIT INC, PO BOX 15130, WILMINGTON, DE 19850-5130
5408992	+ PENN STATE HEALTH HMC, ATTN: PATIENT FINANCIAL SERVICES, MC A410 PO BOX 853, HERSHEY, PA 17033
5408993	+ PENNYMAC LOAN SERVICES LLC, 6101 CONDOR DRIVE, STE 310, MOORPARK, CA 93021-2602
5408995	+ SARA VEITH, 111 A BROAD STREET, MARYSVILLE, PA 17053-1331
5408996	+ TEAMCARE BEHAVIORAL HEALTH, ATTN BILLING DEPT, 1808 COLONIAL VILLAGE LANE, STE 103, LANCASTER, PA 17601-6709
5408999	+ UNITED COLLECTION BUREAU INC, 5620 SOUTHWYCK BLVD SUITE 206, TOLEDO, OH 43614-1501
5409000	+ WELTMAN WEINBERG & REIS MATTHEW POMY ESQ, 436 SEVENTH AVE, STE 2500, PITTSBURGH, PA 15219-1842
5409001	+ WEST SHORE ANESTHESIA ASSOCIATES, 503 N 21ST ST, FL 2, CAMP HILL, PA 17011-2204

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5408980	+ EDI: ARSN.COM	Aug 11 2021 22:43:00	ARS NATIONAL SERVICES, INC, PO BOX 469046, ESCONDIDO, CA 92046-9046
5408981	+ Email/Text: bankruptcy@cavps.com	Aug 11 2021 18:46:00	CAVALRY PORTFOLIO SERVICES LLC (p), 500 SUMMIT LAKE DR, STE 400, VALHALLA, NY 10595-2322
5408982	EDI: PENNDEPTREV	Aug 11 2021 22:43:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5408982	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 11 2021 18:46:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5408997	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Aug 11 2021 18:46:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5408984	EDI: DISCOVER.COM	Aug 11 2021 22:43:00	DISCOVER BANK BK NOTICES, DISCOVER PRODUCTS INC, PO BOX 3025, NEW ALBANY, OH 43054-3025
5408987	EDI: IRS.COM	Aug 11 2021 22:43:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5408988	EDI: JPMORGANCHASE	Aug 11 2021 22:43:00	JPMCB CARD, PO BOX 15369, WILMINGTON, DE 19850
5408989	+ EDI: MID8.COM	Aug 11 2021 22:43:00	MIDLAND CREDIT MGMT, PO BOX 939069, SAN DIEGO, CA 92193-9069

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5408990	Email/Text: Bankruptcies@nragroup.com	Aug 11 2021 18:46:00	NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036
5408994	Email/Text: bankruptcynotices@psecu.com	Aug 11 2021 18:46:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5408998	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Aug 11 2021 18:46:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2021 at the address(es) listed below:

Name	Email Address
Kara Katherine Gendron	on behalf of Debtor 1 Derek William Veith karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com
Leon P. Haller (Trustee)	lhaller@pkh.com lrynard@pkh.com;lhaller@ecf.axosfs.com
Rebecca Ann Solarz	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 Derek William Veith  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:21-bk-01063-HWV

Social Security number or ITIN xxx-xx-0660  
EIN --

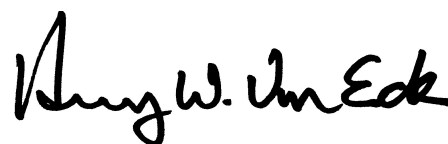
Social Security number or ITIN  
EIN --

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Derek William Veith

8/11/21**By the  
court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**